

**WHAT IS CLAIMED IS:**

1. A greeting card comprising:
  - a front panel and a rear panel connected at a fold line, the front panel having a front surface and an interior surface such that the interior surface substantially faces the rear panel when the greeting card is in a folded condition; and
    - a collapsible bag structure attached to the front surface such that the collapsible bag structure is positioned forward of the front panel,
      - wherein the collapsible bag structure is operable to releasably retain a prepaid gift card in a position forward of the front panel when the greeting card is in the folded condition.
2. The greeting card of claim 1, wherein the collapsible bag structure has the appearance of a miniature shopping bag from a department store.
3. The greeting card of claim 2, wherein the collapsible bag structure is adapted to retain a prepaid gift card from that department store.
4. The greeting card of claim 1, wherein the collapsible bag structure includes a retention element to releasably retain the prepaid gift card.
5. The greeting card of claim 1, wherein the collapsible bag structure is attached to the front surface of the front panel such that the interior surface of the front panel and an interior surface of the rear panel are completely available to receive a written or printed message.
6. The greeting card of claim 5, wherein the interior surfaces of the front panel and the rear panel are operable about one another when the greeting is in the folded condition.
7. The greeting card of claim 1, wherein the collapsible bag structure is adhesively attached to the front surface of the front panel.

8. A greeting card comprising:

a front panel and a rear panel, the front panel having a front surface and an interior surface, wherein the greeting card is operable to be adjusted to a folded condition such that the interior surface of the front panel substantially faces the rear panel; and

a means for retaining a gift card, the retaining means being attached to the front surface of the front panel and being positioned forward of the front panel,

wherein the retaining means is operable to releasably retain the gift card in a position forward of the front panel when the greeting card is in the folded condition.

9. The greeting card of claim 8, wherein the retaining means includes a collapsible bag structure affixed to the front surface of the front panel.

10. The greeting card of claim 9, wherein the collapsible bag structure has the appearance of a miniature shopping bag from a department store.

11. The greeting card of claim 10, wherein the collapsible bag structure is adapted to retain a prepaid gift card from that department store.

12. The greeting card of claim 8, wherein the retaining means includes an envelope structure for retaining a prepaid gift card.

13. The greeting card of claim 8, wherein the retaining means includes a miniature gift box that is operable to be opened to reveal a prepaid gift card retained therein.

14. The greeting card of claim 8, wherein the retaining means is attached to the front surface of the front panel such that the interior surface of the front panel and an interior surface of the rear panel are completely available to receive a written or printed message.

15. The greeting card of claim 8, wherein the front panel and rear panel are connected a fold line.

16. The greeting card of claim 15, wherein the interior surface of the front panel is operable abut an interior surface of the rear panel when the greeting is in the folded condition.
17. The greeting card of claim 8, further comprising a third panel that interconnects the front panel and the rear panel, the front panel being connected to the third panel at a first fold line and the rear panel being connected to the third panel at a second fold line.